

Certificate Number: 14912-NJ-DE-033431928

Bankruptcy Case Number: 19-24907



14912-NJ-DE-033431928

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 18, 2019, at 5:46 o'clock PM EDT, Ramon Cruz Nieves completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 18, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor